

In re:  
Carolyn M. Rivera  
Debtor

Case No. 25-10675-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jun 04, 2025

User: admin  
Form ID: 318

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Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2025:**

Recip ID	Recipient Name and Address
db	Carolyn M. Rivera, 1924 N 5th St, Philadelphia, PA 19122-2123
14980293	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14980301	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 05 2025 00:19:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14980279	Email/PDF: bncnotices@becket-lee.com	Jun 05 2025 00:30:52	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14980280	+ EDI: BANKAMER	Jun 05 2025 04:15:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14980281	EDI: TSYS2	Jun 05 2025 04:15:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
14980284	Email/Text: megan.harper@phila.gov	Jun 05 2025 00:19:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14980282	+ EDI: CITICORP	Jun 05 2025 04:15:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
14980283	EDI: CITICORP	Jun 05 2025 04:15:00	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14980285	Email/Text: bankruptcy@philapark.org	Jun 05 2025 00:19:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14980286	Email/Text: BKCourtNotices@yourmortgageonline.com	Jun 05 2025 00:18:00	Dovenmuehle Mortgage, Inc., Attn: Bankruptcy 1 Corporate Dr. St 360, Lake Zurich, IL 60047
14980289	EDI: CITICORP	Jun 05 2025 04:15:00	Macy's/ DSNB, Atytn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
14980287	EDI: IRS.COM	Jun 05 2025 04:15:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14980288	EDI: JPMORGANCHASE	Jun 05 2025 04:15:00	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
14980290	Email/Text: fesbank@attorneygeneral.gov	Jun 05 2025 00:18:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14980291	EDI: PENNDEPTREV		

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		Jun 05 2025 04:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14980875	EDI: PENNDEPTREV	Jun 05 2025 04:15:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14980292	^ MEBN	Jun 05 2025 00:15:34	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14980294	Email/Text: bankruptcy@philapark.org	Jun 05 2025 00:19:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14980295	+ EDI: SYNC	Jun 05 2025 04:15:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14980296	+ Email/Text: bankruptcysst@alorica.com	Jun 05 2025 00:18:00	Systems & Services Technologies, Attn: Bankruptcy 4315 Pickett Road, Aaint Joseph, MO 64503-1600
14980297	+ Email/Text: bankruptcysst@alorica.com	Jun 05 2025 00:18:00	Systems & Services Technologies, Attn: Bankruptcy 4315 Pickett Road, Saint Joseph, MO 64503-1600
14980298	+ EDI: TDBANKNORTH.COM	Jun 05 2025 04:15:00	TD Bank, Attn: Bankruptcy, PO Box 9547, Portland, ME 04112
14980299	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 05 2025 00:18:00	Toyota Financial Services, Attn: Bankruptcy, PO Box 259001, Plano, TX 75025-9001
14980300	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 05 2025 00:19:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2025 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor AmeriSave Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com

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CHRISTINE C. SHUBERT

christine.shubert@comcast.net J100@ecfbis.com

MICHAEL A. CIBIK

on behalf of Debtor Carolyn M. Rivera help@cibiklaw.com  
noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co  
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Carolyn M. Rivera</u>	Social Security number or ITIN	xxx-xx-3802
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 25-10675-amc			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Carolyn M. Rivera

6/3/25

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**